



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

**Justin M. Gillman, Esq.**  
**Gillman & Gillman, LLC**  
**770 Amboy Avenue**  
**Edison, New Jersey 08837**  
**(732) 661-1664**

In Re:

Nereida Alvarez  
Miguel Perez

Debtor(s)

Order Filed on December 26, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-28432

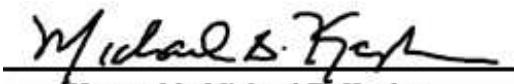
Chapter: 13

Judge: Hon. Michael B. Kaplan, U.S.B.J.

**ORDER APPROVING LOAN MODIFICATION AGREEMENT**

The relief set forth on the following pages, numbers two (2) through three (3) is hereby  
ORDERED.

**DATED: December 26, 2018**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

In re: Alvarez/Perez

Case No.: 17-28432

THIS MATTER having been brought before the Court by way of the Debtor's Motion to Approve Loan Modification Agreement with Lakeview Loan Servicing, LLC, the mortgage holder on the first mortgage on the Debtor's Residence at 50 Coddington Avenue, Perth Amboy, NJ 08861; Justin M. Gillman, Esq., appearing on behalf of the Debtor and Notice of the within Motion having been given and parties having been given timely Notice of the Motion; and the Court having considered the submissions to it; and for Good Cause Shown;

IT IS ORDERED as follows:

1. THAT the Debtor is hereby authorized to enter into the Loan Modification Agreement which has been provided to the Debtor by Lakeview Loan Servicing, LLC, under the terms set forth therein.
2. THAT within sixty (60) days of the date of this Order, Lakeview Loan Servicing, LLC shall amend the pre-petition arrange portion of their secured claim (Claim No. 14) to reflect the distributions paid through the Plan through the date of the Loan Modification Agreement.
3. THAT the claim of Lakeview Loan Servicing, LLC (Claim No. 14) shall be treated outside the Plan and there shall be no distributions to Lakeview Loan Servicing, LLC on its claim through the Plan.
4. THAT the Debtor shall file a Modified Plan and Amended Schedule J within twenty (20) days of this Order.
5. THAT with respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney's fees which are being capitalized into the loan, secured

In re: Alvarez/Perez

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creditor will amend any and all post- petition orders or claims within 30 days after completion of the loan modification.

6. THAT Lakeview Loan Servicing, LLC shall provide a fully executed copy of the Loan Modification Agreement to Debtor's counsel within sixty (60) days.

7. THAT the secured creditor shall, within sixty (60) days of entry of the within Order, file a Stipulation of Dismissal of any pending foreclosure proceedings now pending in the State Court and cancel any Lis Pendens.

8. THAT that secured creditor shall forward regular monthly billing statements directly to the Debtor.

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Nereida E Alvarez  
 Miguel A. Perez  
 Debtors

Case No. 17-28432-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Dec 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2018.

db/jdb +Nereida E Alvarez, Miguel A. Perez, 50 Coddington Avenue, Perth Amboy, NJ 08861-1558

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 28, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Brian C. Nicholas on behalf of Creditor LakeView Loan Servicing, LLC  
 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Justin M Gillman on behalf of Joint Debtor Miguel A. Perez abgillman@optonline.net,  
 r47252@notify.bestcase.com  
 Justin M Gillman on behalf of Debtor Nereida E Alvarez abgillman@optonline.net,  
 r47252@notify.bestcase.com  
 Rebecca Ann Solarz on behalf of Creditor LakeView Loan Servicing, LLC rsolarz@kmllawgroup.com  
 Rebecca Ann Solarz on behalf of Creditor Lakeview Loan Servicing, LLC rsolarz@kmllawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9